

In re:  
Michael Earnest Graham  
Debtor

Case No. 18-18113-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 19, 2021

User: admin  
Form ID: 138NEW

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2021:

Recip ID	Recipient Name and Address
db	+ Michael Earnest Graham, 332 Hilltop Road, West Decatur, PA 16878-8445
cr	+ BANK OF AMERICA, N.A., c/o REBECCA ANN SOLARZ, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14243429	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
14245394	+ BANK OF AMERICA, N.A., c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14265100	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
14243430	+ Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14243431	+ Daniel Santucci, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
14243433	+ Haynes Home Furnishing, Attention: Legal, 5324 Virginia Beach Boulevard, Virginia Beach, VA 23462-1828
14385080	+ Keller Williams Real Estate, 584 Middletown Blvd, Suite A-50, Langhorne, PA 19047-4403
14243434	+ Michael J. Dougherty, Esquire, 170 S Independence Mall West, Suite 874 West, Philadelphia, PA 19106-3323
14320224	+ Michele Perez Capilato, Esquire, 500 Office Center Drive, Suite 400, Fort Washington, PA 19034-3234

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 20 2021 06:52:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2021 06:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jan 20 2021 06:52:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: gecsed@recoverycorp.com	Jan 20 2021 06:58:59	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14245218	Email/Text: mrdiscen@discover.com	Jan 20 2021 06:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14243432	+ Email/Text: mrdiscen@discover.com	Jan 20 2021 06:51:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14264801	Email/PDF: resurgentbknofications@resurgent.com	Jan 20 2021 06:59:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14243435	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 20 2021 06:52:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14255436	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 20 2021 06:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14271715	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 20 2021 07:00:46	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

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14243692	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 20 2021 06:59:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14243436	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 20 2021 07:00:46	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14244274	+ Email/PDF: gecsedl@recoverycorp.com	Jan 20 2021 06:58:58	Synchrony Bank, c/o PRA Receivables Management, LLC, attn: Valerie Smith, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2021 at the address(es) listed below:

Name	Email Address
MICHELE PEREZ CAPILATO	on behalf of Debtor Michael Earnest Graham perezcapitolaw@yahoo.com michelecapitolaw@gmail.com;capilatormr81063@notify.bestcase.com;capitolaw.assistant@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Michael Earnest Graham  
Debtor(s)

Bankruptcy No: 18-18113-elf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 1/19/21